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SACWN Is Having a Movie Night!!

Saturday, Nov. 6th at 7 PM

Showing at Wyndance Women's Center
2400 Glendale Lane
(off of Alta Arden near Howe)

Cost: FREE

(We want to give something back to the community.)

The movie is:



This movie traces the careers of four leading lesbian comedians: Marga Gomez, Suzanne Westenhoefer, Karen Williams and Kate Clinton. It alternates between interviews with the women and footage of their acts.

SACWN Christmas Social

Saturday, December 4th at 7 PM

Join us at the Liquid Bar and Grill

3348 S Street

\$5.00 donation

(to sponsor a child and provide food and/or a toy donation)

Lesbian Trivia game!!

Put on your thinking caps and test your knowledge.

Food!

Come and enjoy a fun evening with friends.

THE SACWN MISSION

SACWN's mission is to provide lesbians with social activities in a safe environment, a supportive network, and resources to link our diverse community.

PO Box 19036
Sacramento, CA 95819-0036
916-451-8034
SACWN1@yahoo.com
Website: www.sacwn.com

STEERING COMMITTEE

MEMBERSHIP
COMMITTEE
Cindy

NEWSLETTER AND
WEBSITE COMMITTEE
Sharon J.

SIG COORDINATOR
(open)

VOLUNTEER COORDINATOR
(open)

TREASURER
Cindy

CHARITY ADVISOR
Mary Lou

LOGISTICAL SUPPORT
Colleen

MARKETING/
SPECIAL PROJECTS
Kelli

EVENT COORDINATOR
Nan

This newsletter is entirely dependent on volunteers.

In order to be included in the next newsletter, material must arrive in our mailbox or at my e-mail address by the tenth of the odd months of the year. (sharonju@sbcglobal.net). We encourage submissions (e.g. Letters to the Editor, news items, photos, etc.) Please type submissions and include your name and phone number for verification. Submissions by E-mail are especially encouraged.

FREE ADS: This section is for selling things of a personal nature, advertising for a roommate or finding a lost love. These ads are FREE to SACWN members who are advertising for personal use (no business advertising in this section).

BUSINESS ADS: Camera-ready ads are \$60 per business card size. Ads must be prepaid. Ads are based on 12-month/six issues per year. For more info, please contact Sharon J.

CONFIDENTIALITY: SACWN takes the following precautions to insure the privacy of its members:

1. The mailing list is never sold or lent to anyone--even other women's groups or inquiring lesbians.
2. The newsletter is always sent first class, rather than at the cheaper bulk rate. We will send the newsletter electronically rather than by mail to those who request it.
3. Each newsletter is addressed to a specific subscriber, not to a "resident" or "household".
4. Newsletters are not sent to individual men.

~~Women who want to participate in the operation of SACWN are encouraged to contact any of the committee coordinators listed at the left.

Invitation to SACWN General Meeting

We have a General Meeting followed by a Steering Committee meeting on the first Thursday of every month (Oct. 7, Nov. 4, Dec. 2). We have moved our meeting location to Wyndance Women's Center. The address is 2400 Glendale Lane, Suite E. (It's off of Alta Arden near Fulton.) Our meetings start at 7 PM. Come and find out what's going on and give your ideas and input to help our organization become stronger and continue to be a reflection of our members' interests.

Your input is important to us. If you have suggestions but can't be at the meetings, send an E-mail to SACWN1@yahoo.com with your ideas.

Lambda Letters

Press Release

*Serving the Lesbian, Gay, Bisexual, Transgender, Intersex,
HIV/AIDS,
Women's and People of Color Communities*

Release: September 13, 2004

The Governor Signs AB 2208

Just minutes ago the Governor's staff issued a press release saying that Governor Schwarzenegger has signed AB 2208. This bill was introduced in the state legislature by Assembly Member Christine Kehoe, D-San Diego. It was sponsored by Equality California and vigorously supported by the Lambda Letters Project. The members and friends of the Lambda Letters Project delivered over 21,300 letters and e-mail messages of support for the bill to elected officials.

AB 2208 becomes effective on January 1, 2005. It requires that, for all insurance products regulated by the California Department of Insurance, insurance coverage must be offered to the registered domestic partners of insureds under the same terms and conditions as it is offered to the spouses of insureds. If coverage is offered to spouses, it cannot be denied to domestic partners. If family premium discounts are offered on policies that cover a husband and wife, the same family discount must be offered to registered domestic partners covered under the same policy.

These rules apply to insurance of at least the following types:

Health Insurance
Long Term Care Insurance (Except long term care insurance issued by CalPERS)
Auto insurance
And Liability Insurance

The combined savings on these types of insurance combined could well exceed \$1,000 per year. Domestic partners who found themselves

unable to obtain affordable insurance may now be able to find affordable coverage for both of them.

AB 2208 says that the new rules apply to all forms of insurance regulated by the California Department of Insurance that are issued, amended, delivered, or renewed in this state on or after January 1, 2005, or January 2, 2005. The type of insurance involved determines which effective date applies.

People who have registered with the State of California as domestic partners may be well advised to consult with their insurance agents to determine what new coverages, or what premium discounts, may be available to them.



Boyce Hinman is our Chief Lobbyist for Lambda Letters. I want to thank him and all the others who have helped bring about so much GLBT legislation through their dedication and hard work.

If you're interested in being active and counted as one of the thousands of letters/email messages of support for future bills, get onto Lambda's website and sign up for the regular emails that will update you on the latest legislation and how you can support it.

<http://www.lambdaletters.org/>

Want to know how your legislators/senators/governor score on GLBTI issues? Go to:
http://www.lambdaletters.org/assbly_scorecard.html/

SACWN IS BUILDING AN E-MAIL NETWORK

**In order to get updates about these
get together, E-mail us at
sacwn1@yahoo.com
and tell us you want to be on our list.**

Special Interest Groups (SIGS)

Do you have an idea for a new special interest group?

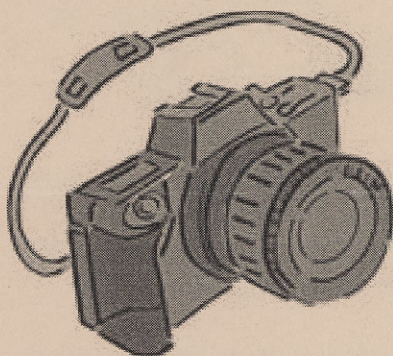
Come to our Monthly Steering Committee meeting and present your idea.

We're always happy to offer more groups in which our SACWN members can participate!

NEW SIG

Photography Group

Bring your camera (digital or film) and enjoy meeting with other women who love photography. At our meetings we'll discuss where our next shoot will take place, share ideas and recent pics, etc. Underwater photographers are welcome. Contact Jessica at 580-7322. E-mail - punky@surewest.net.



W.O.W. - Womyn on Wednesdays

This is a women's discussion group that meets weekly at the Lambda Center (1927 L Street) at 7 PM. We have topics that are of interest to our members such as safe sex, the role of women in the media, and body image. Also, there are game nights, movie nights, and field trips. And the third week of the month there is a potluck. It is a great place to meet other lesbians in the area and make lasting friendships. Feel free to contact one of our facilitators: E-mail us at: ourfamily916@msn.com or check us out on the web: http://lambdasac.org/wow/wow_index101703.html

Couples Dinner Group

The Lesbian Couples Dinner Group formed in the summer of 2003. We have a great time sharing good food, good conversation and friendship.

We have approximately 11 couples that meet on a monthly basis at different local restaurants or a couple's home. We are always open for suggestions as to restaurants or activities.

All lesbian couples are welcome to join us for dinner or whatever activity we are having. We meet once a month at a local restaurant to enjoy good food, good friends and good conversation.

The following are upcoming dates for our activities: October 23, November 20, and December 18. To find out where the next Couples dinner is going to be, please contact jazlady88@hotmail.com. Hope to see you soon!

Top 10

Top 10 is for women over fifty and for women who love women over fifty. This group is for **both singles and couples**. Each month we get together for a meal at a local restaurant or at home pot lucks.

Saturday, October 2nd at 7 PM. Brence is hosting a Bunko party. Bring your own drinks, and a snack to share. Due to limited space, only the first 12 who call will be able to participate. Call Brence at 451-4757 to make a reservation and to get directions.

Just for your information - Bunko is a simple dice game. You are partners with the person sitting across from you, and you take turns rolling the dice for 1's, 2's, 3's, etc. You change partners after each set is done. The team that gets to a score of 25 wins that hand. If you roll three hands, you win; and the highest numbers win the prizes after the final roll! By the end of the night, you will have likely been partnered with everyone else at the party because you keep changing partners each time. It's a fun activity. You will need to bring \$3-5 to participate.

Saturday, October 23 at 2 PM

will be a Halloween Potluck at Dot and Betty's. Costumes are optional. There will be a costume contest so wear 'em if you've got 'em. Bring a side dish and your drinks. You might want to bring a chair, too. Please RSVP by Oct. 18 to (916) 456-2577.

Saturday, November 20 at 2 PM

will be our annual Thanksgiving potluck at Sharon & Donna's place. They will supply the turkey. You can bring a side dish and your own drinks. Also, bring your own chairs in case we run out. Please RSVP by November 13. Call (916) 483-8730.

Do what you feel in your heart to be right - for you'll be criticized anyway. You'll be damned if you do, and damned if you don't.

Eleanor Roosevelt

http://www.quotationspage.com/quotes/Eleanor_Roosevelt

Seasoned Singles (SS)

Seasoned Singles is for single women over the age of 50 who live in the greater Sacramento area. For more information contact Shirley H. @ 916-564-9814 or E-mail seasonedsingles@earthlink.net.

Seasoned Singles - On Going Activities

Poetry: For information about poetic venues and literary spaces contact Rama at 916-428-7227 or 428-7224 or Djerma@aol.com

Poker on the 2nd Friday of each month. Contact De D. at 916-927-3304.

Women's Music - For concert information contact Mary at 916-395-4147 or E-mail MaryStoschke@webtv.net

Movie Group - Joy has offered to organize groups to go to the movies. She's most interested in attending movies at the Crest and Tower, but will consider other theaters too. Contact her at 916-567-1045 or JFisher979@aol.com

Impromptu Group: Contact Shirley H. at 564-9814 or Raenbo@earthlink.net. Anyone on the Impromptu E-mail list can contact other women on that list to invite them to an activity on an impromptu basis.

Pinochle Group: Now forming. For details please contact Joy at 567-1045 or JFisher979@aol.com.

MORE SIGS THROUGH SACWN

Arts and Entertainment (A&E)

From local activities such as the Second Saturday Art Walk to a show in the Bay Area, we enjoy a variety of entertainment. It's great fun and you can reconnect with old friends and meet new ones. If you are interested in participating in or coordinating an event, contact Sharon J. To have the latest updates sent to you by E-mail, just send your E-mail address to:

sharonju@sbcglobal.net and indicate your desire to be on the A&E E-mail list.

Half-Fast Hiking Group

This is a well-organized, friendly group of serious hikers who know how to have fun. We are in our sixth successful year of day-hiking with hikes scheduled once per month all year long. We walk at a comfortable pace and usually average about five miles round trip on hikes that are rated "easy" to "moderate". All new-comers will receive a warm welcome!

We are presently looking for a new leader for this group. If you're interested please contact Linda at 452-5806.



Receive your SACWN's Newsletter as an E-mail!

Begin receiving your newsletter in your E-mail. Just send your name, address and e-mail address to SACWN at: SACWN1@aol.com. Then we can begin sending the E-newsletter.

You will receive your newsletter right in your E-mail as a PDF. If you have Adobe Reader, you can open it. If you don't, you can go to our web site: www.sacwn.com and download it from there. For those who don't have access to E-mail, we will also be sending out the paper form of the newsletter.

So help SACWN save trees and save money on printing and postage. Sign up for your E-newsletter today!

SACWN Calendar and More

SACWN Night at the Movies

Saturday, Nov. 6th at 7 PM

Showing at Wyndance Women's Center

2400 Glendale Lane

(off of Alta Arden near Howe)

Cost: FREE

(We want to give something back to the community.)

The movie is:

Laughing Matters

SACWN Christmas Social

December 4th at 7:00

Join us at the Liquid Bar and Grill
3348 S Street

Donation of \$5.00 to sponsor a child

Want to know what else is happening in the area?

Check out these groups.

D.O.T.: Long time local organization for couples and singles. Age range averaging between 35 and 55 years of age. Contact person is Vickie at dejavu95821@earthlink.net

If the Shoe Fits (ITSF): An organization in the Placerville/El Dorado area that is very active. They have a monthly newsletter with their latest activities. E-mail - itsfnews@hotmail.com or PO Box 295, El Dorado, CA 95623.

River City Bowlers: Sacramento's only Gay and Lesbian Bowling League Contact person is Tom Lane - 916-635-1535.

Camping Women: This group is built on the premise that women share equally the joys, privileges and responsibilities of the outdoor experience and thereby realize their own potential and ability to live comfortably in the out-of-doors. The National office web site is: www.campingwomen.org

For local information e-mail Sharon: shtaylor@dfg.ca.gov

The **Gay & Lesbian Sierrans** is another group you may enjoy. They do dayhikes and weekend camp trips.

www.motherlode.sierraclub.org/gls/

Tina Reynolds Uptown Studios

912 1/2 J Street (inside the orange door)

Sacramento, CA 95814

Email - tina@uptownstudios.net

Sacramento International Gay & Lesbian Film Festival (SIFLFF)

Oct. 6-10 at the Crest Theatre

Thursday evening will be devoted to the subject of same-sex marriage.

The films will be: *Freedom to Marry*, *Flowers from the Heartland*, and *One Wedding and a Revolution*.

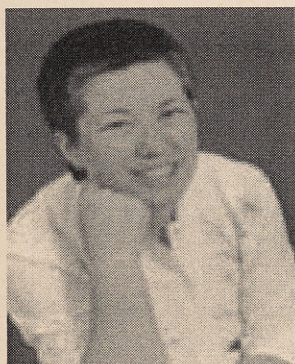
There will be many shorts with lesbian themes along with these full length films: *Hummer*, *The Nearly Unadventurous Life of Zoe Cadwaulder*, *Home for Christmas*, *My Mother Likes Women*

Tickets are available at:

Crest Theatre: 1013 K Street
or

The Open Book: 910 21st Street

For more information go to their website:
www.siglff.org



Chrissy Buford

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Empowerment Support Group! Begins Tuesday, October 19, 2004

How would it be to discover and meet the Hero that you truly are?

Chrissy's coaching groups teach self-empowerment, how to experience high energy and how to live your life to the fullest! Together, we will look in the mirror of life as you explore and discover who you truly are!

***Duration: Meets on Tuesday Evenings (4-weeks)
Time: 6:30 – 8:30 p.m.***

Cost: \$80

Registration and payment are required by 10/18/04.

For registration or questions call (530) 677-8829

***Location: 2150 River Plaza Dr., Ste. 350
Sacramento, CA 95833
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Advertisements

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Chrissy L. Buford is a Life Coach who received her training from the Academy for Coaching Excellence in Sacramento. If you are interested in finding out more about how a Life Coach can enhance your life and make your life easier and more fulfilling, call Chrissy at (530) 677-8829 to set up a complimentary session at her Sacramento office. Chrissy will be focused on you and your goals, support you on your journey, and empower you as you reach new heights you previously may have thought impossible. Life Coaching is all about you, and investing in yourself to truly have the most satisfying and fulfilling life you can have. Know you are the best! Visit Chrissy's web site at www.coachingheart2heart.com.

Life Coaching - Heart to Heart

Chrissy L. Buford, BSW

License # 031299

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Professional woman desired.

Non-smoker



**Dog OK. No cats,
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**Satellite TV,
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Financial Focus – October/November

Is Your Money Working Hard Enough?

Well, we just celebrated Labor Day – the day when we “officially” recognize the contributions that workers have made to this country. But this Labor Day, did you also consider how hard your money is working for you? You may have been surprised by what you found.

Don't Overload On “lazy” Investments

As you review your portfolio, try to determine if you have too many “lazy” investments, such as Treasury securities and Certificates of Deposit (CDs). Of course, when you purchased these vehicles, you might have not have thought they were so bad; after all, they will almost certainly preserve your principal, and they pay you a fixed rate of return in the form of interest payments. So, why are they “lazy”?

Here's why: They won't help you achieve the growth you need to achieve your long-term goals – and the income they provide may not even keep you ahead of inflation.

This second point should be of particular concern to you now, when inflation may be heating up. Over time, inflation can significantly erode the purchasing power of your investment income. Unfortunately, most types of fixed-income securities are not adjusted for inflation – so, each year, your investment income may be falling further and further behind just the amount you need to keep up with the cost of living. Consequently, you'll want to make sure that your portfolio isn't overloaded with these “lazy” investments.

Look For “hard-working” Alternatives

If you rely on your investment income to supplement your cash flow, what are your alternatives to the above-mentioned vehicles, which may leave you vulnerable to inflation? Here's one possibility: invest in stocks and stock mutual funds that have historically paid dividends. (Stocks are subject to market risks including the potential loss of principal invested and may not distribute dividends).

You can find some high-quality stocks that raise their dividends payments year after year, thereby providing you with a source of income that can help you stay ahead of inflation.

Furthermore, most domestic stock dividends are now less “taxing” than they were a couple of years ago. Before 2003, dividends were taxed at your individual income tax rate. But after the passage of new tax laws last year, qualified dividends are now taxed at a maximum of 15 percent (the law expires on Dec. 31, 2008).

Even stocks that don't necessarily pay dividends can work hard for you by providing growth opportunities. In fact, over the past seven decades, stocks have significantly outperformed all other asset classes. From 1926 through 2003, stocks, as represented by the S & P 500, returned, on average, 10.4 percent per year, according to Ibbotson Associates, an investment research firm. (Keep in mind, though, that the S&P 500 is an unmanaged index; you cannot invest into it directly.) Over that same time period, according to Ibbotson, long-term corporate bonds averaged just a 5.9 percent annual return, while U.S. Treasury bills returned just 3.7 percent annually.

Consider Risk Tolerances and Time Horizon


While stocks may be the hardest-working investments you can own, you don't want to own only stocks – you'd be taking on too much investment risk. Instead, place your stocks in a diversified portfolio that also contains the full range of financial assets: bonds, government securities, mutual funds, money market accounts and CDs.

And make sure your portfolio reflects your individual risk tolerance and your time horizon (the number of years in which you plan to invest). Within this context, your hard-working stocks can pay off for you in the years to come.

SACWN's Advertising Rate

Business ads are just \$60 per year!

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Call 916-451-8034 and let us advertise your business to our membership.



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Mary A Walker, GRI, ePro
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Fax: 916 914 2089
E-mail: jackswalk@msn.com
Website: jackswalk.com

The Center for Spiritual Awareness

1020 West Capitol Ave.
West Capitol Ave., West Sac.
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Wednesday Meditation 7 PM
Jr. Church for kids - all ages - Sunday at 10
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email: rmettrailer@mettrailer.com
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SACWN - Membership Application

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Phone: _____ E-mail: _____

(Circle One): NEW RENEWING

CATEGORIES/RATES:(Check One): ☐ Regular \$24.00 ☐ Sustaining \$48.00 ☐ Limited Income \$12.00

Rates are per household, per year. You will receive a renewal notice when your subscription is running out.

☐ I/we would like to receive the newsletter electronically.

E-mail Address: _____ (if different from above)

Waiver: I am aware that certain risks or injuries could occur arising from my participation in SACWN, Inc. events and/or special interest groups. In consideration of the right to participate in such events, some of which may involve strenuous activity (i.e. hiking, golfing, skiing, cycling, etc.) I hereby assume all risks and will hold SACWN, Inc. and its members harmless from all liability which may arise in connection with these activities.

Signature: _____ Date: _____

Signature: _____ Date: _____

Please make checks payable to: **SACWN**Mail to: **SACWN**

PO Box 19036

Sacramento, CA 95819-0036

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SACWN1@yahoo.com



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Sacramento, CA 95819-0036



SACWN, Inc.
Sacramento Area Community
Women's Network

Add your name
to our E-mail
activities list!

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